

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

Lisa A. Guido
Debtor(s)

Bankruptcy Case No.: 19-21402-GLT
Issued Per 6/17/2019 Proceeding
Chapter: 13
Docket No.: 23 - 6
Concil. Conf.: October 24, 2019 at 10:00 AM

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

(1.) PLAN CONFIRMATION:

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated April 4, 2019 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☐ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$ as of . Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☒ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on Oct. 24, 2019 at 10:00 AM, in 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219.*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☒ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☐ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: .
- ☐ H. Additional Terms:

(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:

A. Objections to the Plan. Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

B. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

C. Review of Claims Docket and Objections to Claims. Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

D. Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

E. Filing Amended Plans. Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

A. After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

B. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

D. Debtor's counsel must file a fee application in accordance with *W.P.A.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.



Gregory A. Taddonio, Judge
United States Bankruptcy Court

Dated: June 20, 2019

cc: All Parties in Interest to be served by Clerk in seven (7) days

Certificate of Notice Page 4 of 5
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Lisa A. Guido
 Debtor

Case No. 19-21402-GLT
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: dbas
 Form ID: 149

Page 1 of 2
 Total Noticed: 45

Date Rcvd: Jun 20, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 22, 2019.

db
 15027907 +Lisa A. Guido, 3143 New Hampshire Dr., Lower Burrell, PA 15068-3547
 15049594 +Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250
 American Express National Bank, c/o Becket and Lee LLP, PO Box 3001,
 Malvern PA 19355-0701
 15027908 +Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
 15035515 +Bayview Loan Servicing, LLC, c/o McCabe, Weisberg & Conway, LLC, Suite 1400,
 123 South Broad Street, Philadelphia, PA 19109-1060
 15027913 +CMS East, Inc., 400 Agnew Road, Jeannette, PA 15644-3201
 15027910 +Chase, PO box 24696, Columbus, OH 43224-0696
 15027911 +Citibank / Sears, Citicorp Credit Services/Attn: Centraliz, Po Box 790040,
 Saint Louis, MO 63179-0040
 15027912 +Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040,
 St Louis, MO 63179-0040
 15058897 +Figi's Gifts, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
 15027918 George J. Guido, Jr., 3143 New Hampshire Drive, New Kensington, PA 15068-3547
 15027919 HarmorVillage Care Center, 715 Freeport Road, Cheswick, PA 15024-1205
 15027920 +I C System Inc, Po Box 64378, Saint Paul, MN 55164-0378
 15027922 +McKesson Patient Care Solutions, Inc., PO box 645034, Pittsburgh, PA 15264-5034
 15071767 +NuVision Federal Credit Union, 440 E. 36th Ave., Anchorage, AK 99503-4136
 15059048 +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue,
 Pittsburgh, PA 15233-1828
 15027926 +Phoenix Rehab, 430 Innovation Drive, Blairsville, PA 15717-8096
 15027927 Sirius XM Radio, Inc, PO Box 9001399, Louisville, KY 40290-1399
 15027932 +Target, C/O Financial & Retail Srvs, Mailstopn BT POB 9475, Minneapolis, MN 55440-9475
 15027934 UPMC Health Services, PO box 371472, Pittsburgh, PA 15250-7472

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr
 +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jun 21 2019 02:42:52
 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 15069692 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Jun 21 2019 02:30:31
 Bayview Loan Servicing, LLC, 4425 Ponce de Leon Blvd, 5th Floor,
 Coral Gables, FL 33146-1837
 15027909 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jun 21 2019 02:42:49 Capital One,
 Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
 15033905 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jun 21 2019 02:42:14
 Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083,
 Charlotte, NC 28272-1083
 15027914 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jun 21 2019 02:29:58
 Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
 15027915 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jun 21 2019 02:29:58 Comenitybank/hottpic,
 Comenity Bank, Po Box 182125, Columbus, OH 43218-2125
 15027916 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jun 21 2019 02:29:58 Comenitybank/wayfair,
 Comenity Bank, Po Box 182125, Columbus, OH 43218-2125
 15027917 +E-mail/Text: mrdiscen@discover.com Jun 21 2019 02:29:47 Discover Financial, Po Box 3025,
 New Albany, OH 43054-3025
 15058898 +E-mail/Text: bankruptcy@sccompanies.com Jun 21 2019 02:29:43 Figi's Gallery,
 c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
 15058899 +E-mail/Text: bankruptcy@sccompanies.com Jun 21 2019 02:30:47 Ginny's,
 c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
 15027921 E-mail/Text: cio.bncmail@irs.gov Jun 21 2019 02:29:52 Internal Revenue Service,
 PO Box 21126, Philadelphia, PA 19114
 15051681 +E-mail/Text: bankruptcydpt@mcmcg.com Jun 21 2019 02:30:13 Midland Funding LLC,
 PO Box 2011, Warren, MI 48090-2011
 15027923 +E-mail/Text: eluna@nuvisionfederal.org Jun 21 2019 02:30:14 NuVision Fcu,
 7812 Edinger Ave, Huntington Beach, CA 92647-3727
 15030653 E-mail/PDF: cbp@onemainfinancial.com Jun 21 2019 02:42:44 ONEMAIN, P.O. BOX 3251,
 EVANSVILLE, IN 47731-3251
 15027924 +E-mail/PDF: cbp@onemainfinancial.com Jun 21 2019 02:42:26 OneMain Financial,
 Attn: Bankruptcy Department, 601 Nw 2nd St #300, Evansville, IN 47708-1013
 15027925 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 21 2019 02:30:08 PA Department of Revenue,
 Department 280946, Harrisburg, PA 17128-0946
 15069384 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jun 21 2019 02:42:15
 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
 15039026 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 21 2019 02:30:08
 Pennsylvania Department of Revenue, Bankruptcy Division P O Box 280946,
 Harrisburg PA 17128-0946
 15030068 E-mail/Text: bnc-quantum@quantum3group.com Jun 21 2019 02:30:00
 Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
 15028384 +E-mail/PDF: gecsedirecoverycorp.com Jun 21 2019 02:42:47 Synchrony Bank,
 c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 15027928 +E-mail/PDF: gecsedirecoverycorp.com Jun 21 2019 02:42:47 Synchrony Bank/ JC Penneys,
 Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
 15027929 +E-mail/PDF: gecsedirecoverycorp.com Jun 21 2019 02:42:48 Synchrony Bank/Care Credit,
 Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

District/off: 0315-2

User: dbas
Form ID: 149

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Total Noticed: 45

Date Rcvd: Jun 20, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

15027930 +E-mail/PDF: gecsedirecoverycorp.com Jun 21 2019 02:42:29 Synchrony Bank/Lowes,
Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15027931 +E-mail/PDF: gecsedirecoverycorp.com Jun 21 2019 02:42:13 Synchrony Bank/Sams,
Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15027933 +E-mail/Text: bankruptcydepartment@tsico.com Jun 21 2019 02:30:35 Transworld Systems, Inc,
PO box 15273, Wilmington, DE 19850-5273

TOTAL: 25

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr BAYVIEW LOAN SERVICING, LLC
cr Bayview Loan Servicing, LLC
cr* +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,
Pittsburgh, PA 15233-1828
15053959* +Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
15059049* +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue,
Pittsburgh, PA 15233-1828

TOTALS: 2, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 22, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 20, 2019 at the address(es) listed below:

Alexandra Teresa Garcia on behalf of Creditor Bayview Loan Servicing, LLC ecfmail@mwclaw.com,
ecfmail@ecf.courtdrive.com
Ann E. Swartz on behalf of Creditor Bayview Loan Servicing, LLC ecfmail@mwclaw.com,
ecfmail@ecf.courtdrive.com
Corey J. Sacca on behalf of Debtor Lisa A. Guido csacca@bononilaw.com,
coreysacca@gmail.com;bankruptcy@bononilaw.com;bononiecmail@gmail.com;r39887@notify.bestcase.com
James Warmbrodt on behalf of Creditor BAYVIEW LOAN SERVICING, LLC bkgroup@kmlawgroup.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,
srk@sjwpgh.com;PNGbankruptcy@peoples-gas.com

TOTAL: 7